IN THE CLAIMS

1. (Currently amended) A method comprising:

authorizing a user access to a device based on biometric identification information associated with the user;

receiving, by the device, private access information associated with the authorized user from a remote source; and

sending, by the device over a voice network, the private access information to a different remote source to enable ~~enabling~~ the authorized user to access remote data on the different remote source. ~~over a voice network by using the private access information.~~

2. (Original) The method of claim 1 further comprising establishing a connection between the voice network and a consumer access device.

3. (Previously presented) The method of claim 2 wherein the consumer access device is selected from the group consisting of digital wallet (DW) devices, personal computers (PCs), personal digital assistants (PDAs), electronic based organizers, watches, telephones, autodialers, wireless telephones, settop boxes (STBs), video game consoles, remote control units, personal radio communication units, telematic communication devices, information panels, and kiosks.

4. (Original) The method of claim 2 further comprising enabling the authorized user to conduct a transaction using the consumer access device.

5. (Previously presented) The method of claim 1, further comprising:

accessing the remote data through a privacy clearing house server; and

transferring the remote data.

6. (Previously presented) The method of claim 5, wherein the remote data further comprises:

a password associated with the authorized user.

7. (Original) The method of claim 5 wherein accessing further comprises establishing a secure communication channel using Public Key Infrastructure (PKI).

8. (Currently amended) An apparatus comprising:

a biometric device to identify an authorized user based on biometric identification information associated with the user; and

a consumer access device connected to the biometric device to enable the authorized user to receive private access information associated with the authorized user from a remote source and to send, over a voice network, the private access information to a different remote source to enable the authorized user to access remote data on the different remote source. ~~over a voice network by using the private access information~~.

9. (Currently amended) An apparatus comprising:

means for authorizing a user based on biometric identification information associated with the user;

means for receiving private access information associated with the authorized user from a remote source; and

means for sending, over a voice network, the private access information to a different remote source to enable ~~enabling~~ the authorized user to access remote data on the different remote source. ~~over a voice network by using the private access information~~.

10. (Previously presented) The apparatus of claim 9, further comprising presenting the information to the authorized user on a consumer access device selected from the group consisting of digital wallet (DW) devices, personal computers (PCs), personal digital assistants (PDAs), electronic based organizers, watches, telephones, wireless telephones, settop boxes (STBs), video game consoles, remote control units, personal radio communication units, telematic communication devices, information panels, and kiosks.

11. (Currently amended) A machine-readable program storage medium tangibly embodying a sequence of instructions executable by a machine to perform a method for communicating, the method comprising:

authorizing a user access to a device based on biometric identification information associated with the user;

receiving, by the device, private access information associated with the authorized user from a remote source; and

sending, by the device over a voice network, the private access information to a different remote source to enable ~~enabling~~ the authorized user to access remote data on the different remote source. ~~over a voice network by using the private access information~~.

12. (Currently amended) A system comprising:

a memory for storing computer program instructions and data; and

a processor coupled to the memory for processing the computer program instructions and data to:

authorize a user based on biometric identification information associated with the user;

receive private access information associated with the authorized user from a remote source; and

send, over a voice network, the private access information to a different remote source to enable the authorized user to access remote data on the different remote source. ~~over a voice network by using the private access information~~.

13. (Currently amended) An apparatus for communication, the apparatus comprising:

means for authorizing a user based on biometric identification information associated with the user;

means for receiving private access information associated with the authorized user from a remote source; and

means for sending, over a voice network, the private access information to a different remote source to enable ~~enabling a device so that~~ the authorized user to access remote data on the different remote source. ~~may communicate over a voice network by using the private access information~~.

14. (Previously presented) The apparatus of claim 13, further comprising the device selected from the group consisting of digital wallet (DW) devices, personal computers

(PCs), personal digital assistants (PDAs), electronic based organizers, watches, telephones, wireless telephones, settop boxes (STBs), video game consoles, remote control units, personal radio communication units, telematic communication devices, information panels, and kiosks.

15. (Currently amended) A system comprising:

a consumer access device with a communications unit;

a biometric device to authorize a user access to the consumer access device; and

a storage unit to store private access information associated with the authorized user received from a remote source, the consumer access device to send, over a voice network, the private access information to a different remote source to enable the authorized user to access remote data on the different remote source.

16. (Previously presented) The system of claim 15 further comprising:

a communications unit to communicate prespecified information upon biometric identification of the authorized user.

17. (Original) The system of claim 15 further comprising an encrypted communications unit.

18. (Currently amended) The system of claim 15 wherein the consumer access device allows automatic receipt and updating of the private access information stored in the storage unit.

19. (Original) The system of claim 15 further comprising establishing a secure communication link with the consumer access device before allowing transfer of information.

20. (Original) The system of claim 15 further comprising a wireless communications unit.

21. (Currently amended) An apparatus comprising:

means for biometric identification to authorize a user;

means for displaying information to the authorized user;

means for receiving private access information from a remote source;

means for accepting authorized user input; and

means for sending, over a voice network, the private access information to a difference remote source to enable the authorized user to access remote data on the different remote source. ~~communicating with a remote device.~~

22. (Currently amended) The apparatus of claim 21 further comprising:

means for sending ~~communicating~~ via tones.

23. (Original) The apparatus of claim 22 wherein the tones are communicated over a telephony-based system.